

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 District of Massachusetts

In re:  
 Christine M. Goodreau  
 Debtor

Case No. 19-30144-edk  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0101-3

User: admin  
 Form ID: 309aauto

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db +Christine M. Goodreau, 14 Cresent Hill, East Longmeadow, MA 01028-2846  
 aty +Susan I Grossberg, Heisler, Feldman & McCormick, PC, 293 Bridge Street, Suite 322,  
 Springfield, Springfield, MA 01103-1435  
 smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, P O BOX 9564, Boston, MA 02114-9564  
 20279575 +Allied Interstate, PO Box 361445, Columbus, OH 43236-1445  
 20279583 +Chase Auto Finance, PO Box 901093, Fort Worth, TX 76101-2093  
 20279584 +Columbia Home Solutions, PO Box 3042, Naperville, IL 60566-7042  
 20279589 +DOR, Bankruptcy Unit, P O Box 9564, Boston, MA 02114-9564  
 20279588 Dept Of Ed/Navient, PO Box 96354, Wilkes Barre, PA 18773  
 20279586 +Dept Of Ed/Navient, Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505  
 20279592 +Marcam Associates, 36 Industrial Way, Rochester, NH 03867-4291  
 20279594 +Orlans Moran, PO Box 540540, Waltham, MA 02454-0540  
 20279595 +RONALD M. FARIS, Manager, OCWEN LOAN SERVICING, LLC, 1661 WORTHINGTON ROAD, STE 100,  
 West Palm Beach, FL 33409-6493  
 20279596 Select Portfolio Servicing - Attn BK Dep, PO Box 62520, Salt Lake City, UT 84165  
 20279598 +TIMOTHY J. O'BRIEN, President, SELECT PORTFOLIO SERVICING, INC., 1159 SNOW BERRY ST,  
 Park City, UT 84098-5549  
 20279599 +Town of Longmeadow, 60 Center Square, East Longmeadow, MA 01028-2486

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BGMWEINER.COM Mar 01 2019 05:18:00 Gary M. Weiner, Weiner Law Firm, P.C.,  
 1441 Main Street, Suite 610, Springfield, MA 01103-1473  
 smg +E-mail/Text: duabankruptcy@detma.org Mar 01 2019 00:13:46 CHIEF COUNSEL, LEGAL DEPARTMENT,  
 DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS,  
 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502  
 smg EDI: MASSDOR Mar 01 2019 05:18:00 MASS DEPT OF REVENUE, BANKRUPTCY UNIT, P O BOX 9564,  
 Boston, MA 02114-9564  
 ust +E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov Mar 01 2019 00:13:43 Richard King,  
 Office of the U. S. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361  
 20279576 +EDI: TSYS2.COM Mar 01 2019 05:18:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 20279577 +E-mail/Text: pbsbankruptcy@baystatehealth.org Mar 01 2019 00:13:46 Baystate Medical Center,  
 759 Chestnut St., Springfield, MA 01199-0001  
 20279578 +E-mail/Text: cms-bk@cms-collect.com Mar 01 2019 00:13:41 Capital Management Svcs LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 20279579 +EDI: CAPITALONE.COM Mar 01 2019 05:18:00 CapitalOne, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 20279580 +EDI: CAPITALONE.COM Mar 01 2019 05:18:00 CapitalOne, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 20279581 +E-mail/Text: mike@carterbusiness.com Mar 01 2019 00:13:44 Carter Business Service, Inc.,  
 150A Andover Sreet, Ste 12A, Danvers, MA 01923-5315  
 20279582 +EDI: CHASE.COM Mar 01 2019 05:18:00 Chase, P O Box 15298, Wilmington, DE 19850-5298  
 20279585 +EDI: RCSFNBMARIN.COM Mar 01 2019 05:18:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 20279589 +EDI: MASSDOR Mar 01 2019 05:18:00 DOR, Bankruptcy Unit, P O Box 9564,  
 Boston, MA 02114-9564  
 20279587 +EDI: NAVIENTFKASMDOE.COM Mar 01 2019 05:18:00 Dept Of Ed/Navient, PO Box 9635,  
 Wilkes Barre, PA 18773-9635  
 20279590 +EDI: IRS.COM Mar 01 2019 05:18:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 20279591 +EDI: CBSKOHL.COM Mar 01 2019 05:18:00 Kohls/Capital One, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 20279591 +E-mail/Text: bncnotices@becket-lee.com Mar 01 2019 00:13:36 Kohls/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 20279593 +Fax: 407-737-5634 Mar 01 2019 00:29:03 OCWEN Loan Servicing, LLC,  
 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493  
 20279597 +EDI: RMSC.COM Mar 01 2019 05:18:00 Synchrony Bank Bankruptcy Dept, PO Box 965060,  
 Orlando, FL 32896-5060

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0101-3

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Form ID: 309aauto

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

Gary M. Weiner GWeiner@Weinerlegal.com, MShapiro@Weinerlegal.com;MA27@ecfcbis.com  
Richard King USTPRegion01.WO.ECF@USDOJ.GOV  
Susan I Grossberg on behalf of Debtor Christine M. Goodreau sgrossberg@hfmngpc.com,  
GrossbergECF@yahoo.com

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Christine M. Goodreau**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5547**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **District of Massachusetts**Date case filed for chapter **7 2/24/19**Case number: **19-30144**

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

**To protect your rights, you may wish to consult an attorney.** All documents filed in the case may be inspected through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christine M. Goodreau	
2. All other names used in the last 8 years		
3. Address	14 Cresent Hill East Longmeadow, MA 01028	
4. Debtor's attorney Name and address	Susan I Grossberg Heisler, Feldman & McCormick, PC 293 Bridge Street Suite 322 Springfield Springfield, MA 01103	Contact phone 413-788-7988, Ext. 104 Email: <a href="mailto:sgrossberg@hfmqpc.com">sgrossberg@hfmqpc.com</a>
5. Bankruptcy trustee Name and address	Gary M. Weiner Weiner Law Firm, P.C. 1441 Main Street Suite 610 Springfield, MA 01103	Contact phone 413-732-6840 Email: <a href="mailto:GWeiner@Weinerlegal.com">GWeiner@Weinerlegal.com</a>

For more information, see page 2&gt;

Debtor **Christine M. Goodreau**

Case number **19-30144 -edk**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 300 State Street, Suite 220 Springfield, MA 01105	Hours open: Monday–Friday 8:30am–5:00pm  Contact phone 413–785–6900  Date: 2/28/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 23, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>1350 Main Street, Suite 1112, Springfield, MA 01103</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  Papers and any required fee must be received by the bankruptcy clerk's office <b>no later than 4:30 PM (Eastern Time)</b> by the deadlines listed.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> <b>6/24/19</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Deadline to file §503(b)(9) requests:</b>	Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office.	<b>Filing deadline:</b> 60 days from the first date set for the meeting of creditors
<b>11. Proof of claim</b>	For holder(s) of a claim secured by a security interest in the debtor's principal residence, pursuant to Rule 3002(c)7(A):  For creditors other than those holding a <i>Claim Secured by a Security Interest in the Debtor's Principal Residence</i> : A date has not been set yet. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	<b>Filing deadline:</b> 70 days from the Filing Date of the Petition

For more information, see page 3>

Debtor **Christine M. Goodreau**

Case number **19-30144 -edk**

<b>12. Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
<b>13. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>14. Financial Management Training Program Deadline for the Debtor</b>	<b>Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors.</b> The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a> .
<b>15. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>16. Abandonment of Estate Property</b>	Notice is hereby given that any creditor or other interested party who wishes to receive notice of the estate representative's intention to abandon property of the estate pursuant to 11 U.S.C. §554(a) must file with the Court and serve upon the estate representative and the United States trustee a written request for such notice within fourteen (14) days from the date first scheduled for the meeting of creditors.